

Fill in this information to identify the case:

Debtor 1 TIMOTHY A STEWART aka Timothy Alan Stewart  
Debtor 2 GRETCHEN W STEWART aka Gretchen J. Stewart  
(Spouse, if filing) fka Gretchen Joyce Wagner aka Gretchen Wagner Gettens  
United States Bankruptcy Court for the : Western District of Pennsylvania  
(State)  
Case number 15-23443-CMB

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 8

Last four digits of any number you use to identify the debtors' account: XXXXXX6090

Date of payment change: 1/1/2019  
Must be at least 21 days after date of this notice

New total payment: \$1,269.57  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtors' escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 287.86

New escrow payment : \$ 305.57

Part 2: Mortgage Payment Adjustment

2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtors' mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**TIMOTHY A STEWART** aka **Timothy Alan Stewart**  
First Name Middle Name Last Name

Case number (if known) 15-23443-CMB

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Kinnera Bhoopal Date 12/11/2018  
Signature

Print: Kinnera Bhoopal Title Authorized Agent  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC, Authorized Agent for Freedom Mortgage Corporation

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone (312) 348-9088 X5172 Email Kinnera.Bhoopal@mccalla.com

|        |  |  |
|--------|--|--|
| In Re: | TIMOTHY A STEWART<br>aka Timothy Alan Stewart<br>GRETCHEN W STEWART<br>aka Gretchen J. Stewart<br>fka Gretchen Joyce Wagner<br>aka Gretchen Wagner Gettens | Bankruptcy Case No.: 15-23443-CMB<br>Chapter: 13<br>Judge: Carlota M. Bohm |
|--------|--|--|

CERTIFICATE OF SERVICE

I, Kinnera Bhoopal, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Timothy A. Stewart  
237 Roscommon Place  
McMurray, PA 15317

Gretchen W. Stewart  
237 Roscommon Place  
McMurray, PA 15317

Christopher M. Frye  
Steidl & Steinberg  
Suite 2830 Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219

*(served via ECF Notification)*

Ronda J. Winnecour, Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

*(served via ECF Notification)*

U.S. Trustee  
Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

|              |                             |     |  |
|--------------|-----------------------------|-----|--|
| Executed on: | <u>12/11/2018</u><br>(date) | By: | <u>/s/Kinnera Bhoopal</u><br>Authorized Agent for Freedom Mortgage Corporation |
|--------------|-----------------------------|-----|--|



FOR RETURN SERVICE ONLY  
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS  
P.O. BOX 619063  
DALLAS, TX 75261-9063

Escrow Account Disclosure Statement

Account Information

Loan Number: [REDACTED]  
Property Address: 237 ROSCOMMON PLACE  
MC MURRAY PA 15317 0000  
  
Statement Date: 11/09/2018  
Current Payment Amount: \$1,251.86  
  
New Payment Amount: \$1,269.57  
New Payment Effective Date: 01/01/2019

[REDACTED]  
  
GRETCHEN W STEWART  
TIMOTHY A STEWART  
237  
237 ROSCOMMON PL  
MC MURRAY PA 15317-2447

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there's enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable.  
Based on our review, you have a shortage of \$127.62. This shortage was caused by changes in your taxes or insurance. To see these changes, refer to Part 2.

|                            |          |
|----------------------------|----------|
| Projected Minimum Balance  | \$462.26 |
| - Required Minimum Balance | \$589.88 |
| Shortage Amount            | \$127.62 |

The required minimum balance is also known as the escrow cushion. The required minimum balance or cushion is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

To correct your shortage, we've outlined two different payment options for you to choose from:

**PART 1** Your Mortgage Payment

Payment information beginning with your 01/01/2019 payment

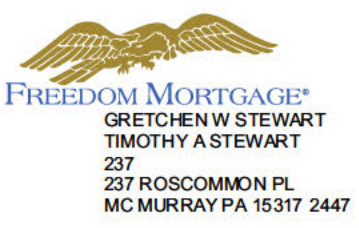
| Option 1  | Payment Information   | Current Monthly Payment | New Monthly Payment |
|---|-----------------------|-------------------------|---------------------|
| Step 1 - Pay your shortage in full by using the coupon below.<br><br>Step 2 - After your shortage of \$127.62 is applied, your new monthly payment amount will be \$1,258.94. | Principal & Interest  | \$964.00                | \$964.00            |
|   | Escrow Payment        | \$287.86                | \$294.94            |
|   | Shortage Spread:      | \$0.00                  | \$0.00              |
|   | <b>Total Payment:</b> | <b>\$1,251.86</b>       | <b>\$1,258.94</b>   |

OR

| Option 2   | Payment Information   | Current Monthly Payment | New Monthly Payment |
|--|-----------------------|-------------------------|---------------------|
| If you choose not to pay your shortage in full (Option 1), this amount will automatically be spread over 12 months. Your new monthly payment will be \$1,269.57. | Principal & Interest  | \$964.00                | \$964.00            |
|  | Escrow Payment        | \$287.86                | \$294.94            |
|  | Shortage Spread:      | \$0.00                  | \$10.63             |
|  | <b>Total Payment:</b> | <b>\$1,251.86</b>       | <b>\$1,269.57</b>   |

**NOTICE:** Freedom Mortgage is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

ESCROW SHORTAGE COUPON



Loan Number: [REDACTED] Shortage Amount: \$127.62

- ☐ Enclosed is a check for the **total** shortage amount. My new monthly mortgage payment will be adjusted to reflect the new monthly escrow deposit.
- ☐ Enclosed is a check for a **portion** of the shortage amount. I understand that the remaining shortage will be spread evenly for the duration of the shortage repayment period.

If you choose to do nothing, the entire shortage amount will be spread over the next 12 months and your new monthly payment will be as calculated by this analysis.

Escrow Shortage Amount Enclosed

Please write your loan number on your check and return this coupon with your payment.

FREEDOM MORTGAGE  
29730 NETWORK PLACE  
CHICAGO, IL 60673-1297

PART

2

Your Escrow Account History

The chart below reflects what actually happened in your escrow account since the last analysis. This compares what we expected to occur with what actually happened.

| Date     | Payment to Escrow | What We Estimated to Pay In | What We Paid Out | What We Estimated to Pay Out | Description       | Actual Balance    | Last Year's Estimated Balance |
|----------|-------------------|-----------------------------|------------------|------------------------------|-------------------|-------------------|-------------------------------|
|          |                   |                             |                  |                              | Beginning Balance | <b>\$2,608.95</b> | <b>\$2,629.82</b>             |
| Jul 2018 | \$0.00            | \$287.86                    | \$0.00           | \$0.00                       |                   | \$2,608.95        | \$2,917.68                    |
| Aug 2018 | \$287.86          | \$287.86                    | \$2,693.98       | \$2,629.82 *                 | SCHOOL/ISD TAX    | \$202.83          | \$575.72                      |
| Sep 2018 | \$287.86          | \$287.86                    | \$0.00           | \$0.00                       |                   | \$490.69          | \$863.58                      |
| Oct 2018 | \$287.86          | \$287.86                    | \$0.00           | \$0.00                       |                   | \$778.55          | \$1,151.44                    |
| Nov 2018 | \$287.86          | \$287.86                    | \$0.00           | \$0.00                       |                   | \$1,066.41        | \$1,439.30                    |
| Dec 2018 | \$0.00            | \$287.86                    | \$0.00           | \$0.00                       | E                 | \$1,066.41        | \$1,727.16                    |
| Jan 2019 | \$0.00            | \$287.86                    | \$0.00           | \$0.00                       | E                 | \$1,066.41        | \$2,015.02                    |
| Feb 2019 | \$0.00            | \$287.86                    | \$0.00           | \$0.00                       | E                 | \$1,066.41        | \$2,302.88                    |
| Mar 2019 | \$0.00            | \$287.86                    | \$0.00           | \$507.00                     | E COUNTY TAX      | \$1,066.41        | \$2,083.74                    |
| Apr 2019 | \$0.00            | \$287.86                    | \$0.00           | \$0.00                       | E                 | \$1,066.41        | \$2,371.60                    |
| May 2019 | \$0.00            | \$287.86                    | \$0.00           | \$0.00                       | E                 | \$1,066.41        | \$2,659.46                    |
| Jun 2019 | \$0.00            | \$287.86                    | \$0.00           | \$317.55                     | E TOWNSHIP TAX    | \$1,066.41        | \$2,629.77                    |
| Total    | \$1,151.44        | \$3,454.32                  | \$2,693.98       | \$3,454.37                   |                   |                   |                               |

An asterisk (\*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter “E” beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

LOAN NUMBER [REDACTED]

(This space intentionally left blank)





FOR RETURN SERVICE ONLY  
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS  
P.O. BOX 619063  
DALLAS, TX 75261-9063

# Escrow Account Disclosure Statement

## Account Information Page 2

GRETCHEN W STEWART  
TIMOTHY A STEWART  
237  
237 ROSCOMMON PL  
MC MURRAY PA 15317-2447

Loan Number: [REDACTED]  
Property Address: 237 ROSCOMMON PLACE  
MC MURRAY PA 15317 0000

Statement Date: 11/09/2018  
Current Payment Amount: \$1,251.86

**New Payment Amount: \$1,269.57**  
**New Payment Effective Date: 01/01/2019**

PART

3

## Expected Escrow Payments over the next 12 Months

|                            |                   |
|----------------------------|-------------------|
| COUNTY TAX                 | \$507.00          |
| SCHOOL/ISD TAX             | \$2,693.98        |
| TOWNSHIP TAX               | \$338.41          |
| <b>Total Disbursements</b> | <b>\$3,539.39</b> |

Freedom expects to pay \$3,539.39 over the next 12 months.

Here's how to calculate your new monthly escrow payment:

|                                   |                 |
|-----------------------------------|-----------------|
| Total Disbursements:              | \$3,539.39      |
| ÷ 12 Months:                      | 12              |
| <b>New Monthly Escrow Payment</b> | <b>\$294.94</b> |

## Summary of Your Projected Escrow Account for the Coming Year

| Date     | Payment to Escrow | What We Expect to Pay Out | Description       | Your Actual Balance | Balance Needed In Your Account |
|----------|-------------------|---------------------------|-------------------|---------------------|--------------------------------|
|          |                   |                           | Beginning Balance | \$1,642.13          | \$1,769.75                     |
| Jan 2019 | \$294.94          | \$0.00                    |                   | \$1,937.07          | \$2,064.69                     |
| Feb 2019 | \$294.94          | \$0.00                    |                   | \$2,232.01          | \$2,359.63                     |
| Mar 2019 | \$294.94          | \$507.00                  | COUNTY TAX        | \$2,019.95          | \$2,147.57                     |
| Apr 2019 | \$294.94          | \$0.00                    |                   | \$2,314.89          | \$2,442.51                     |
| May 2019 | \$294.94          | \$0.00                    |                   | \$2,609.83          | \$2,737.45                     |
| Jun 2019 | \$294.94          | \$338.41                  | TOWNSHIP TAX      | \$2,566.36          | \$2,693.98                     |
| Jul 2019 | \$294.94          | \$0.00                    |                   | \$2,861.30          | \$2,988.92                     |
| Aug 2019 | \$294.94          | \$2,693.98                | SCHOOL/ISD TAX    | \$462.26            | \$589.88 *                     |
| Sep 2019 | \$294.94          | \$0.00                    |                   | \$757.20            | \$884.82                       |
| Oct 2019 | \$294.94          | \$0.00                    |                   | \$1,052.14          | \$1,179.76                     |
| Nov 2019 | \$294.94          | \$0.00                    |                   | \$1,347.08          | \$1,474.70                     |
| Dec 2019 | \$294.94          | \$0.00                    |                   | \$1,642.02          | \$1,769.64                     |
|          | \$3,539.28        | \$3,539.39                |                   |                     |                                |

The required minimum balance, as indicated by the asterisk (\*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

## What This Means to You

Your escrow balance is less than the required minimum balance or cushion in your account. The resulting shortage is \$127.62.

Please refer to Part 1 for your repayment options. For your convenience, your shortage has been spread over 12 months. Including the shortage, your new total monthly payment will be \$1,269.57. If you choose to repay your shortage please refer to Part 1, Option 1.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment.

PART

5

## How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.

LOAN NUMBER: [REDACTED]